

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Summers, Joshua A.		Name of Joint Debtor (Spouse) (Last, First, Middle): Summers, Christie
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Christie Caudill
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2761		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2887
Street Address of Debtor (No. and Street, City, and State): 633 Brita Ct. Minooka, IL <div style="text-align: right;">ZIP Code 60447</div>		Street Address of Joint Debtor (No. and Street, City, and State): 633 Brita Ct. Minooka, IL <div style="text-align: right;">ZIP Code 60447</div>
County of Residence or of the Principal Place of Business: Grundy		County of Residence or of the Principal Place of Business: Grundy
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Summers, Joshua A.
Summers, Christie****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Northern District of Illinois**

Case Number:

06-07743

Date Filed:

6/30/06

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Joseph Wrobel**December 5, 2009**

Signature of Attorney for Debtor(s)

(Date)

Joseph Wrobel 3078256**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Summers, Joshua A.
Summers, Christie

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joshua A. Summers

Signature of Debtor **Joshua A. Summers**

X /s/ Christie Summers

Signature of Joint Debtor **Christie Summers**

Telephone Number (If not represented by attorney)

December 5, 2009

Date

Signature of Attorney*

X /s/ Joseph Wrobel

Signature of Attorney for Debtor(s)

Joseph Wrobel 3078256

Printed Name of Attorney for Debtor(s)

Joseph Wrobel, Ltd.

Firm Name

**105 West Madison Street
Suite 700
Chicago, IL 60602**

Address

josephwrobel@chicagobankruptcy.com

312.781.0996 Fax: 312.606.0413

Telephone Number

December 5, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Joshua A. Summers
Christie Summers**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Joshua A. Summers
Joshua A. Summers

Date: December 5, 2009

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Joshua A. Summers
Christie Summers**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Christie Summers

Christie Summers

Date: December 5, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Joshua A. Summers,**
Christie Summers

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	211,000.00		
B - Personal Property	Yes	3	20,273.10		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		223,959.23	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	26		178,446.97	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,923.53
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,822.00
Total Number of Sheets of ALL Schedules		39			
Total Assets			231,273.10		
Total Liabilities				402,406.20	

United States Bankruptcy Court
Northern District of Illinois

In re **Joshua A. Summers,**
Christie Summers

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,923.53
Average Expenses (from Schedule J, Line 18)	3,822.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,336.07

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,609.23
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		178,446.97
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		183,056.20

B6A (Official Form 6A) (12/07)

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
House; Location: 633 Brita Ct., Minooka IL	Fee simple	-	211,000.00	214,728.89

Sub-Total > **211,000.00** (Total of this page)

Total > **211,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Personal funds	-	300.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking - Standard Bank	-	323.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous personal possessions In debtor's possession	-	1,400.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Miscellaneous used clothing - fully depreciated	-	800.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **2,823.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Profit Sharing - American Funds	-	6,100.10
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 anticipated income tax refund	J	3,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **9,100.10**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Pontiac G6 In debtor's possession	H	8,350.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **8,350.00**
(Total of this page)
Total > **20,273.10**

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
House; Location: 633 Brita Ct., Minooka IL	735 ILCS 5/12-901	15,000.00	211,000.00
<u>Cash on Hand</u>			
Personal funds	735 ILCS 5/12-1001(b)	300.00	300.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking - Standard Bank	735 ILCS 5/12-1001(b)	323.00	323.00
<u>Household Goods and Furnishings</u>			
Miscellaneous personal possessions in debtor's possession	735 ILCS 5/12-1001(b)	1,400.00	1,400.00
<u>Wearing Apparel</u>			
Miscellaneous used clothing - fully depreciated	735 ILCS 5/12-1001(a)	800.00	800.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Profit Sharing - American Funds	735 ILCS 5/12-704	6,100.10	6,100.10
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
2009 anticipated income tax refund	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2006 Pontiac G6 in debtor's possession	735 ILCS 5/12-1001(c)	2,400.00	8,350.00

Total: **29,323.10** **231,273.10**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. 0645149097 Creditor #: 1 Chase Home Loan PO Box 9001123 Louisville, KY 40290-1123		-	First Mortgage House; Location: 633 Brita Ct., Minooka IL Value \$ 211,000.00				146,924.31	0.00
Account No. 03-14-201-015 Creditor #: 2 David Taussig Associates 1301 Dove St., Suite 600 Newport Beach, CA 92660		-	Special Assesment Lien House; Location: 633 Brita Ct., Minooka IL Value \$ 211,000.00				22,982.85	3,728.89
Account No. David Taussig Associates PO Box 516 Bedford Park, IL 60499-0516			Representing: David Taussig Associates Value \$				Notice Only	
Account No. 79-03-048110592302 Creditor #: 3 E-Trade Bank Consumer Lending Headquarters 671 N. Glebe Rd. Arlington, VA 22203		-	Second Mortgage House; Location: 633 Brita Ct., Minooka IL Value \$ 211,000.00				44,821.73	0.00
Subtotal (Total of this page)							214,728.89	3,728.89

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
E-Trade Bank PO Box 747054 Pittsburgh, PA 15274-7054			Representing: E-Trade Bank				Notice Only	
			Value \$					
Account No. 154-9089-82786			Vehicle Loan					
Creditor #: 4 GMAC PO Box 3100 Midland, TX 79702		H	2006 Pontiac G6 In debtor's possession					
			Value \$ 8,350.00				9,230.34	880.34
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							9,230.34	880.34
Total (Report on Summary of Schedules)							223,959.23	4,609.23

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. A0508197 Creditor #: 1 ACL Laboratories 8901 W. Lincoln Ave. West Allis, WI 53227		H	Medical Bill				30.00
Account No. 2415719 Accounts Recovery 3031 N 114th St Milwaukee, WI 53222			Representing: ACL Laboratories				Notice Only
Account No. 7201252 Creditor #: 2 Adventist Hinsdale Hospital PO Box 9247 Hinsdale, IL 60522-9247		H	Medical Bill				301.60
Account No. 5362387 Grant Konvalnka & Harrison PC 633 Chestnut St Chattanooga, TN 37450-0900			Representing: Adventist Hinsdale Hospital				Notice Only
Subtotal (Total of this page)							331.60

25 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 08-092682868						
Merchants Credit Guide Co 223 W. Jackson Blvd. Chicago, IL 60606		Representing: Adventist Hinsdale Hospital				Notice Only
Account No.						
North American Credit Services 2810 Walker Rd Suite 100 Chattanooga, TN 37421		Representing: Adventist Hinsdale Hospital				Notice Only
Account No. 631768-03						
Creditor #: 3 Allergy & Asthma Clinic 229 N Hammes Ave Joliet, IL 60435	H	Medical Bill				258.77
Account No. 379022						
Collection Professionals Inc 723 First St. La Salle, IL 61301-2535		Representing: Allergy & Asthma Clinic				Notice Only
Account No. 3723-441139-91006						
Creditor #: 4 American Express PO Box 360002 Fort Lauderdale, FL 33336-0002	-	Credit Card Purchases - last usage in 2006				14,776.37
Sheet no. <u>1</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						15,035.14

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. American Express % Customer Service PO Box 7863 Fort Lauderdale, FL 33329-7863		Representing: American Express				Notice Only	
Account No. Mitchell N. Kay PC 7 Penn Plaza New York, NY 10001-3995		Representing: American Express				Notice Only	
Account No. 06055102039 Nationwide Credit Inc 4740 N. State Rd 7, Suite 108 Lauderdale Lakes, FL 33319-5839		Representing: American Express				Notice Only	
Account No. 14044695 Creditor #: 5 Anes Con of Morris PO Box 88271 Dept A Chicago, IL 60680-1271	H	Medical Bill				204.24	
Account No. 4427-1120-0072-1571 Creditor #: 6 Bank of America PO Box 1390 Norfolk, VA 23501-1390	-	Credit Card Purchases - last usage in 2006				9,622.26	
Sheet no. <u>2</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;"> Subtotal (Total of this page) </div>							9,826.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		H W J C				
Account No.						
Bank of America PO Box 1516 Newark, NJ 07101-1516		Representing: Bank of America				Notice Only
Account No.						
Bank of America PO Box 1758 Newark, NJ 07101-1758		Representing: Bank of America				Notice Only
Account No. 4427-1030-1976-4595		Credit Card Purchases - last usage in 2006				
Creditor #: 7 Bank of America PO Box 1390 Norfolk, VA 23501-1390		-				14,440.30
Account No.						
Bank of America PO Box 1516 Newark, NJ 07101-1516		Representing: Bank of America				Notice Only
Account No. 4003-4470-0996-5700		judgment				
Creditor #: 8 Capital One PO Box 30285 Salt Lake City, UT 84130-0285		H				1,466.00
Sheet no. <u>3</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						15,906.30

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 2138084						Notice Only
Blatt Hasenmiller Leibsker & Moore 125 S. Wacker Drive Suite 400 Chicago, IL 60606-4440		Representing: Capital One				
Account No. 5178-0572-4881-4969						1,007.30
Creditor #: 9 Capital One PO Box 30285 Salt Lake City, UT 84130-0285		J				
Account No.						Notice Only
Allied Interstate 300 Corporate Exchange FL 5 Columbus, OH 43231		Representing: Capital One				
Account No. 1271994						Notice Only
MRS Associates 1930 Olney Ave Cherry Hill, NJ 08003-2016		Representing: Capital One				
Account No.						Notice Only
NCO 507 Prudential Rd. Horsham, PA 19044-2308		Representing: Capital One				
Sheet no. <u>4</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,007.30

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4862-3671-4575-3127 Creditor #: 10 Capital One PO Box 30285 Salt Lake City, UT 84130-0285	J	Credit Card Purchases - last usage in 2006				1,120.69
Account No. A42035304 Allied Interstate 300 Corporate Exchange FL 5 Columbus, OH 43231		Representing: Capital One				Notice Only
Account No. 10378905 First Source 205 Bryant Woods South Buffalo, NY 14228		Representing: Capital One				Notice Only
Account No. 5178-0524-8747-5408 Creditor #: 11 Capital One PO Box 70886 Charlotte, NC 28272-9903	J	Credit Card Purchases - last usage in 2006				4,565.85
Account No. 3566-001008 Creditor #: 12 Capital One C/O Argon Collection 3025 W Sahara Ave Las Vegas, NV 89102-6094	J	Credit Card Purchases - last usage in 2006				1,338.42
Sheet no. <u>5</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,024.96

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Judgment				
Creditor #: 13 Capital One C/O Freedman Anselmo Lindberg Rappe PO Box 3228 Naperville, IL 60566-7228	W					5,815.38
Account No. T072239		Medical Bill				
Creditor #: 14 Carol Stream Fire Protection PO Box 457 Wheeling, IL 60090	H					548.00
Account No.		Representing: Carol Stream Fire Protection				
Harvard Collections Services, Inc. 4839 N. Elston Chicago, IL 60630-2534						Notice Only
Account No. 5110732		Medical Bill				
Creditor #: 15 Central DuPage Hospital Dep 4698 Carol Stream, IL 60122-4698	H					75.00
Account No.		Representing: Central DuPage Hospital				
MiraMed Revenue Group Dept 77304 PO Box 77000 Detroit, MI 48277-0304						Notice Only
Sheet no. <u>6</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						6,438.38

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4104-1400-1474-3653 Creditor #: 16 Chase PO Box 94010 Palatine, IL 60094-4010		Credit Card Purchases - last usage in 2006 -					6,757.58
Account No. Chase Cardmember Service PO Box 100044 Kennesaw, GA 30156-9244		Representing: Chase					Notice Only
Account No. 4253-2940-6000-1042 Creditor #: 17 Chase PO Box 15298 Wilmington, DE 19850-5298		Credit Card Purchases - last usage in 2006 -					6,925.10
Account No. Chase Cardmember Service PO Box 15153 Wilmington, DE 19886-5153		Representing: Chase					Notice Only
Account No. 5490-9228-5007-4882 Creditor #: 18 Chase PO Box 15298 Wilmington, DE 19850-5298		Credit Card Purchases - last usage in 2006 -					20,701.16
Sheet no. <u>7</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 34,383.84

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Blitt and Gaines PC 661 W Glenn Ave Wheeling, IL 60090			Representing: Chase				Notice Only
Account No. Chase Cardmember Service PO Box 15153 Wilmington, DE 19886-5153			Representing: Chase				Notice Only
Account No. Encore Receivable Mgmt. PO Box 3330 Olathe, KS 66063-3330			Representing: Chase				Notice Only
Account No. 18265118 NCO Financial Systems 1804 Washington Blvd Mailstop 450 Baltimore, MD 21230			Representing: Chase				Notice Only
Account No. Nelson Watson & Assoc. 80 Merrimack St., Lower Level Haverhill, MA 01830			Representing: Chase				Notice Only
Sheet no. <u>8</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;"> Subtotal (Total of this page) </div>							0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 18265118 Palisades Collection LLC PO Box 1274 Englewood Cliffs, NJ 07632-0274			Representing: Chase				Notice Only
Account No. 4104-1400-1474-3653 Creditor #: 19 Chase PO Box 94010 Palatine, IL 60094-4010		J	Credit Card Purchases - last usage in 2006				6,611.70
Account No. 09-43503-0 Blitt and Gaines PC 661 W Glenn Ave Wheeling, IL 60090			Representing: Chase				Notice Only
Account No. Capital Management Services Inc. 726 Exchange St. #700 Buffalo, NY 14210			Representing: Chase				Notice Only
Account No. 8464537 Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047			Representing: Chase				Notice Only
Sheet no. <u>9</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;"> Subtotal (Total of this page) </div>							6,611.70

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Representing: Chase				Notice Only
Nelson Watson & Assoc. PO Box 1299 Haverhill, MA 01831							
Account No. 19501043			Representing: Chase				Notice Only
Palisades Collection LLC PO Box 1244 Englewood Cliffs, NJ 07632							
Account No. 4253-2940-6000-1042			Credit Card Purchases - last usage in 2006 J				6,681.98
Creditor #: 20 Chase PO Box 15298 Wilmington, DE 19850-5298							
Account No.			Representing: Chase				Notice Only
NCO Financial Systems, Inc. PO Box 15456 Wilmington, DE 19850-5456							
Account No.			Representing: Chase				Notice Only
Nelson Watson & Assoc. 80 Merrimack St., Lower Level Haverhill, MA 01830							
Sheet no. <u>10</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 6,681.98

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 18260925 Palisades Collection LLC PO Box 1244 Englewood Cliffs, NJ 07632		Representing: Chase				Notice Only	
Account No. 10084702 Creditor #: 21 Children's Memorial Hospital 75 Remittance Dr., Suite 96211 Chicago, IL 60675-2611	H	Medical Bill				75.00	
Account No. 000050805529 NCO Financial Systems PO Box 15270 Dep 55 Wilmington, DE 19850		Representing: Children's Memorial Hospital				Notice Only	
Account No. 542567805 Creditor #: 22 Christ Hospital PO Box 23860 Belleville, IL 62223	H	Medical Bill				75.00	
Account No. 542567805 Harris & Harris 222 Merchandise Mart Plaza #1900 Chicago, IL 60654		Representing: Christ Hospital				Notice Only	
Sheet no. <u>11</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 150.00	

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 79-01-7900204444 Creditor #: 23 CLC Consumer Services PO Box 747006 Pittsburgh, PA 15274-7006		Auto Loan Deficiency				9,637.25
Account No. NCB Management Services PO Box 1099 Langhorne, PA 19047		Representing: CLC Consumer Services				Notice Only
Account No. 5470-9400-0010-7463 Creditor #: 24 Corvette Mastercard Customer Center PO Box 81622 Salinas, CA 93912-1622		Credit Card Purchases - last usage in 2006				3,731.74
Account No. 8087 Creditor #: 25 Dr. L Lenz C/O JVDB & Associates PO Box 5718 Elgin, IL 60121-5718		Medical Bill				946.48
Account No. L000991463 Creditor #: 26 Edward Hospital & Health Svs. 801 S. Washington St. Naperville, IL 60540-7060		Medical Bill				749.15
Sheet no. <u>12</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 15,064.62

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.								
Merchants Credit Guide Co 223 W. Jackson Blvd. Chicago, IL 60606		Representing: Edward Hospital & Health Svs.						Notice Only
Account No. 6337 EPI & EPI 66409		Medical Bill						
Creditor #: 27 Epic Group PO Box 66973 Chicago, IL 60666-0973			H					96.36
Account No.								
Creditors Discount & Audit Co. 415 E. Main St. PO Box 213 Streator, IL 61364-0213		Representing: Epic Group						Notice Only
Account No. OPT8941536 and see below		NSF Checks -- Add'l account numbers: OPT8873530; OPT8870523; OPT8952632						
Creditor #: 28 Fire Pay 240 Peel St. Montreal Quebec H3C2G7 Canada			-					3,115.96
Account No.								
XpressChex PO Box 1927 Albuquerque, NM 87103-1927		Representing: Fire Pay						Notice Only
Sheet no. 13 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)				3,212.32

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4610-0741-5815-0465 Creditor #: 29 First Premier Bank PO Box 5147 Sioux Falls, SD 57117-5147	J		Credit Card Purchases - last usage in 2006				479.78
Account No. ELM555 PFG of Minnesota 7825 Washington Ave. S Suite 310 Minneapolis, MN 55439-2409			Representing: First Premier Bank				Notice Only
Account No. 13220345 Van Ru Credit Corp PO Box 498 Park Ridge, IL 60068-0498			Representing: First Premier Bank				Notice Only
Account No. 5466-4100-1950-0955 Creditor #: 30 GM Card PO Box 37281 Baltimore, MD 21297-3281	-		Credit Card Purchases - last usage in 2006				4,297.49
Account No. BP309210 Creditors Exchange PO Box 2270 Buffalo, NY 14240-2270			Representing: GM Card				Notice Only
Sheet no. 14 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							4,777.27

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. GM Cardmember Services PO Box 80082 Salinas, CA 93912-0082		Representing: GM Card				Notice Only	
Account No. 8279091 RMS 260 E Wentworth Ave Saint Paul, MN 55118		Representing: GM Card				Notice Only	
Account No. 08SUMJOS Creditor #: 31 Gregory Malo PsyD & Assoc 246 E Janata Blvd Suite 140 Lombard, IL 60148-5317	H	Medical Bill				192.25	
Account No. 971976 Creditor #: 32 Grundy Radiologists Inc PO Box 5997 Dept 7014 Carol Stream, IL 60197-5997	H	Medical Bill				126.00	
Account No. 5470-9400-0010-7463 Creditor #: 33 Household Bank PO Box 17051 Baltimore, MD 21297-1051	J	Credit Card Purchases - last usage in 2006				3,597.92	
Sheet no. <u>15</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 3,916.17

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. BP30925 Creditors Interchange PO Box 2270 Baltimore, MD 14240-2270		Representing: Household Bank				Notice Only	
Account No. 8279091 RMS 260 E Wentworth Ave Saint Paul, MN 55118		Representing: Household Bank				Notice Only	
Account No. 08-234988, S8108439 Creditor #: 34 Kurtz Ambulance PO Box 283 New Lenox, IL 60451	H	Medical Bill				835.00	
Account No. Northwest Collections 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008-3106		Representing: Kurtz Ambulance				Notice Only	
Account No. 208-747245.1 Creditor #: 35 Laboratory & Pathology Diagnostics Dept 4387 Carol Stream, IL 60122-0001	H	Medical Bill				7.20	
Sheet no. <u>16</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 842.20	

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 1039, 1004 Creditor #: 36 Linda Kramper Psyd 24829 S Tryon St Channahon, IL 60410		Medical Bill				60.80
Account No. L000757237 et al Creditor #: 37 Linden Oaks Hospital Dept 4070 Carol Stream, IL 60122-4070		Medical Bill				2,107.79
Account No. Merchants Credit Guide Co 223 W. Jackson Blvd. Chicago, IL 60606		Representing: Linden Oaks Hospital				Notice Only
Account No. 3936263 Revenue Production Management PO Box 536 Linden, MI 48451-0536		Representing: Linden Oaks Hospital				Notice Only
Account No. L000046250 Creditor #: 38 Linden Oaks Medical Group 3471 Eagle Way Chicago, IL 60678		Medical Bill				116.00
Sheet no. <u>17</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,284.59

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 749-73176-438-959 Creditor #: 39 MBNA PO Box 15102 Wilmington, DE 19886-5102	-	Credit Card Purchases - last usage in 2006				8,828.18
Account No. 4264-2900-7048-1882 Creditor #: 40 MBNA PO Box 15137 Wilmington, DE 19886-5137	-	Credit Card Purchases - last usage in 2006				5,705.80
Account No. MBNA PO Box 15026 Wilmington, DE 19850-5026		Representing: MBNA				Notice Only
Account No. 6004-3009-1145-2909 Creditor #: 41 Menards PO Box 15521 Wilmington, DE 19850-5521	-	Credit Card Purchases - last usage in 2006				1,577.07
Account No. Menards PO Box 17602 Baltimore, MD 21297		Representing: Menards				Notice Only
Sheet no. <u>18</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 16,111.05

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 6004-3009-1145-2909 Creditor #: 42 Menards PO Box 17602 Baltimore, MD 21297	J		Credit Card Purchases - last usage in 2006				1,692.02	
Account No. Bass & Assoc 3936 E Fort Lowell Rd Suite 200 Tucson, AZ 85712-1083			Representing: Menards				Notice Only	
Account No. 861-2-0003881673 Creditor #: 43 Midwest Diagnostic 75 Remittance Dr., Suite 3070 Chicago, IL 60675-3070	H		Medical Bill				50.00	
Account No. Medical Recovery Specialists 2250 E. Devon Ave., Suite 352 Des Plaines, IL 60018-4519			Representing: Midwest Diagnostic				Notice Only	
Account No. N450543 Creditor #: 44 Money Recovery Nationwide 801 S Waverly Rd Suite 100 Lansing, MI 48917	J		Open Account				1,125.40	
Sheet no. 19 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,867.42

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. DD0010705447 et al Creditor #: 45 Morris Hospital 150 W High St Morris, IL 60450	H	Medical Bill				1,980.40
Account No. 4471029 MiraMed Revenue Group PO Box 536 Linden, MI 48451-0536		Representing: Morris Hospital				Notice Only
Account No. 374368 Pellettieri & Associates PC 991 Oak Creek Dr. Lombard, IL 60148-6408		Representing: Morris Hospital				Notice Only
Account No. 374368 et al Revenue Production Management PO Box 536 Linden, MI 48451-0536		Representing: Morris Hospital				Notice Only
Account No. 80139 Creditor #: 46 Naperville Ear Nose & Throat 10 W Martin Ave Suite 260 Naperville, IL 60540-6547	H	Medical Bill				200.00
Sheet no. 20 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,180.40

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. X7636627-51						Notice Only
I.C. System Inc. 444 Highway 96 East PO Box 64437 Saint Paul, MN 55164-0437						
Account No. 5155-9900-0385-8903		J				917.95
Creditor #: 47 Orchard Bank PO Box 17051 Baltimore, MD 21297						
Account No. AFS146132						Notice Only
Full Circle PO Box 5689 Clearwater, FL 33758-5689						
Account No. 2486291						Notice Only
NES 29125 Solon Rd Solon, OH 44139-3442						
Account No.		H				1,034.60
Creditor #: 48 Paul Capriotti 3033 Ogden Ave Suite 210 Lisle, IL 60532						
Sheet no. <u>21</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,952.55

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. N450543 Money Recovery Nationwide 801 S Waverly Rd Suite 100 Lansing, MI 48917		Representing: Paul Capriotti				Notice Only	
Account No. 196302004 Creditor #: 49 Proactive Solution C/O SKO Brenner American PO Box 230 Farmingdale, NY 11735-0230	J	Open Account				91.70	
Account No. 5545-1490-0055-3640 Creditor #: 50 RBS National Bank PO Box 18204 Bridgeport, CT 06601-3204	-	Credit Card Purchases - last usage in 2006				6,728.81	
Account No. RBS National Bank Credit Card Services PO Box 42010 Providence, RI 02940-2010		Representing: RBS National Bank				Notice Only	
Account No. 15868 Creditor #: 51 Riaz A Baber MD 1460 Bond St Suite 130 Naperville, IL 60563	H	Medical Bill				44.00	
Sheet no. 22 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;"> Subtotal (Total of this page) </div>							6,864.51

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5121-0796-1970-6903 Creditor #: 52 Sears MC PO Box 182156 Columbus, OH 43218-2156		-	Credit Card Purchases - last usage in 2006				2,289.78
Account No. Capital Management Services Inc. 726 Exchange St. #700 Buffalo, NY 14210			Representing: Sears MC				Notice Only
Account No. Sears PO Box 6922 The Lakes, NV 88901-6922			Representing: Sears MC				Notice Only
Account No. 76-11786987 Creditor #: 53 Suburban Radiologists SC 1446 Momentum Pl Chicago, IL 60689-5314		H	Medical Bill				99.00
Account No. C33619-863203 Dependon Collection Service PO Box 4833 Oak Brook, IL 60522			Representing: Suburban Radiologists SC				Notice Only
Sheet no. 23 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;"> Subtotal (Total of this page) </div>							2,388.78

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 06-485448 Creditor #: 54 Superior Air Ground Amb. Service PO Box 1407 Elmhurst, IL 60126	H	Medical Bill				160.15
Account No. 000980680 Creditor #: 55 Superior Ambulance PO Box 1259 Oaks, PA 19456	H	Medical Bill				162.59
Account No. 5259-8300-1825-9140 Creditor #: 56 Tribute Mastercard PO Box 136 Newark, NJ 07101	J	Credit Card Purchases - last usage in 2006				687.30
Account No. 8527235760 MCM PO Box 603 Oaks, PA 19456		Representing: Tribute Mastercard				Notice Only
Account No. 130546 Creditor #: 57 Tru Green 14405 S Route 59 Plainfield, IL 60544-2647	J	Open Account				178.00
Sheet no. 24 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,188.04

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 72742-0000130546								
Transworld Systems, Inc 25 Northwest Point Blvd. #750 Elk Grove Village, IL 60007		Representing: Tru Green						Notice Only
Account No. 5418-2208-0508-8977		Credit Card Purchases - last usage in 2006						
Creditor #: 58 Washington Mutual Card Services PO Box 660487 Dallas, TX 75266-0487		-						11,393.95
Account No.								
Richard J Boudreau & Associates 5 Industrial Way Salem, NH 03097		Representing: Washington Mutual Card Services						Notice Only
Account No.								
Washington Mutual Card Services PO Box 660433 Dallas, TX 75266-0433		Representing: Washington Mutual Card Services						Notice Only
Account No. 0086886WLC		Medical Bill						
Creditor #: 59 Winfield Laboratory Consultants Dept 4408 Carol Stream, IL 60122-4408		H						5.40
Sheet no. 25 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)				11,399.35
				Total (Report on Summary of Schedules)				178,446.97

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re **Joshua A. Summers,
Christie Summers**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Joshua A. Summers**
Christie Summers

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Stepdaughter Stepson Son	AGE(S): 11 16 4
Employment:	DEBTOR	SPOUSE
Occupation	Vendor Manager	
Name of Employer	GlobeSpec	Not employed
How long employed	since 1/25/95	
Address of Employer	370 S. Main Place Carol Stream, IL 60188	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 3,536.00	\$ 0.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 3,536.00	\$ 0.00
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): _____

\$ 509.47	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 509.47	\$ 0.00
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,026.53	\$ 0.00
--------------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 897.00

12. Pension or retirement income

13. Other monthly income

(Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 897.00
----------------	------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,026.53	\$ 897.00
--------------------	------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 3,923.53	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Joshua A. Summers**
Christie Summers

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,436.00
a. Are real estate taxes included? Yes <u>X</u> No <u> </u>		
b. Is property insurance included? Yes <u>X</u> No <u> </u>		
2. Utilities:		
a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	60.00
c. Telephone	\$	0.00
d. Other <u>Telephone/Internet/Cable</u>	\$	235.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	125.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	125.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	336.00
b. Other _____	\$	0.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	280.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	3,822.00
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	3,923.53
b. Average monthly expenses from Line 18 above	\$	3,822.00
c. Monthly net income (a. minus b.)	\$	101.53

B6J (Official Form 6J) (12/07)

In re **Joshua A. Summers**
Christie Summers

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

Second Mortgage	\$	150.00
Personal Care	\$	50.00
Special Assessment Lien	\$	30.00
School Expenses	\$	50.00
Total Other Expenditures	\$	280.00

United States Bankruptcy Court
Northern District of Illinois

In re **Joshua A. Summers**
Christie Summers

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 5, 2009**

Signature **/s/ Joshua A. Summers**
Joshua A. Summers
Debtor

Date **December 5, 2009**

Signature **/s/ Christie Summers**
Christie Summers
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **Joshua A. Summers**
Christie Summers

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$32,725.00	Employment year to date
\$49,359.00	Employment 2008
\$36,008.46	Employment 2007

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One v Summers 08 SC 523	Contract	Grundy County Illinois	Judgment
Capital One v Summers 08 SC 569	Contract	Grundy County Illinois	Judgment

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Joseph Wrobel, Ltd. 105 West Madison Street Suite 700 Chicago, IL 60602	11/16/09	\$1,800.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Chase Bank	Checking \$700.00	\$700.00 8/09

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1847 S. Wentworth Circle, Romeoville, IL 60446		

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None

☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None

☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 5, 2009

Signature /s/ Joshua A. Summers
Joshua A. Summers
 Debtor

Date December 5, 2009

Signature /s/ Christie Summers
Christie Summers
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **Joshua A. Summers**
Christie Summers

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Chase Home Loan	Describe Property Securing Debt: House; Location: 633 Brita Ct., Minooka IL
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will retain collateral and continue to make regular payments.</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: David Taussig Associates	Describe Property Securing Debt: House; Location: 633 Brita Ct., Minooka IL
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will retain collateral and continue to make regular payments.</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: E-Trade Bank	Describe Property Securing Debt: House; Location: 633 Brita Ct., Minooka IL
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtor will retain collateral and continue to make regular payments. (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: GMAC	Describe Property Securing Debt: 2006 Pontiac G6 In debtor's possession
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **December 5, 2009**

Signature **/s/ Joshua A. Summers**
Joshua A. Summers
Debtor

Date **December 5, 2009**

Signature **/s/ Christie Summers**
Christie Summers
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **Joshua A. Summers**
Christie Summers

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	1,500.00
Prior to the filing of this statement I have received	\$	1,500.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **December 5, 2009**

/s/ Joseph Wrobel

Joseph Wrobel 3078256

Joseph Wrobel, Ltd.

105 West Madison Street

Suite 700

Chicago, IL 60602

312.781.0996 Fax: 312.606.0413

josephwrobel@chicagobankruptcy.com

WARNING: Effective december 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Joshua A. Summers
Christie Summers**

Debtor(s)

Case No.

Chapter

7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition
Preparer
Address:

Social Security number (If the bankruptcy
petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose
Social Security number is provided above.

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Joshua A. Summers
Christie Summers**

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ Joshua A. Summers**

Signature of Debtor

December 5, 2009

Date

X **/s/ Christie Summers**

Signature of Joint Debtor (if any)

December 5, 2009

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Illinois**

In re **Joshua A. Summers
Christie Summers**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **116**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **December 5, 2009**

/s/ Joshua A. Summers

Joshua A. Summers

Signature of Debtor

Date: **December 5, 2009**

/s/ Christie Summers

Christie Summers

Signature of Debtor

<p>Accounts Recovery 3031 N 114th St Milwaukee, WI 53222</p>	<p>Doc 1</p>	<p>Filed 12/11/09 Entered 12/11/09 15:58:00 Desc Main Document Page 64 of 67 Bank of America PO Box 1758 Newark, NJ 07101-1758</p>	<p>Central DuPage Hospital Dep 4698 Carol Stream, IL 60122-4698</p>
<p>ACL Laboratories 8901 W. Lincoln Ave. West Allis, WI 53227</p>	<p>Bass & Assoc 3936 E Fort Lowell Rd Suite 200 Tucson, AZ 85712-1083</p>	<p>Chase PO Box 94010 Palatine, IL 60094-4010</p>	
<p>Adventist Hinsdale Hospital PO Box 9247 Hinsdale, IL 60522-9247</p>	<p>Blatt Hasenmiller Leibsker & Moore 125 S. Wacker Drive Suite 400 Chicago, IL 60606-4440</p>	<p>Chase PO Box 15298 Wilmington, DE 19850-5298</p>	
<p>Allergy & Asthma Clinic 229 N Hammes Ave Joliet, IL 60435</p>	<p>Blitt and Gaines PC 661 W Glenn Ave Wheeling, IL 60090</p>	<p>Chase Cardmember Service PO Box 15153 Wilmington, DE 19886-5153</p>	
<p>Allied Interstate 300 Corporate Exchange FL 5 Columbus, OH 43231</p>	<p>Capital Management Services Inc. 726 Exchange St. #700 Buffalo, NY 14210</p>	<p>Chase Cardmember Service PO Box 100044 Kennesaw, GA 30156-9244</p>	
<p>American Express PO Box 360002 Fort Lauderdale, FL 33336-0002</p>	<p>Capital One PO Box 30285 Salt Lake City, UT 84130-0285</p>	<p>Chase Home Loan PO Box 9001123 Louisville, KY 40290-1123</p>	
<p>American Express % Customer Service PO Box 7863 Fort Lauderdale, FL 33329-7863</p>	<p>Capital One PO Box 70886 Charlotte, NC 28272-9903</p>	<p>Children's Memorial Hospital 75 Remittance Dr., Suite 96211 Chicago, IL 60675-2611</p>	
<p>Anes Con of Morris PO Box 88271 Dept A Chicago, IL 60680-1271</p>	<p>Capital One C/O Argon Collection 3025 W Sahara Ave Las Vegas, NV 89102-6094</p>	<p>Christ Hospital PO Box 23860 Belleville, IL 62223</p>	
<p>Bank of America PO Box 1390 Norfolk, VA 23501-1390</p>	<p>Capital One C/O Freedman Anselmo Lindberg Rappe PO Box 3228 Naperville, IL 60566-7228</p>	<p>CLC Consumer Services PO Box 747006 Pittsburgh, PA 15274-7006</p>	
<p>Bank of America PO Box 1516 Newark, NJ 07101-1516</p>	<p>Carol Stream Fire Protection PO Box 457 Wheeling, IL 60090</p>	<p>Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047</p>	

Case 09-46974 Doc 1
Collection Professionals Inc
723 First St.
La Salle, IL 61301-2535

Doc 1

Filed 12/11/09 Entered 12/11/09 15:58:00
E-Trade Bank
PO Box 747054
Pittsburgh, PA 15274-7054

Desc Main
OMAC
PO Box 3100
Midland, TX 79702

Corvette Mastercard
Customer Center
PO Box 81622
Salinas, CA 93912-1622

Edward Hospital & Health Svs.
801 S. Washington St.
Naperville, IL 60540-7060

Grant Konvalnka & Harrison PC
633 Chestnut St
Chattanooga, TN 37450-0900

Creditors Discount & Audit Co.
415 E. Main St.
PO Box 213
Streator, IL 61364-0213

Encore Receivable Mgmt.
PO Box 3330
Olathe, KS 66063-3330

Gregory Malo PsyD & Assoc
246 E Janata Blvd Suite 140
Lombard, IL 60148-5317

Creditors Exchange
PO Box 2270
Buffalo, NY 14240-2270

Epic Group
PO Box 66973
Chicago, IL 60666-0973

Grundy Radiologists Inc
PO Box 5997 Dept 7014
Carol Stream, IL 60197-5997

Creditors Interchange
PO Box 2270
Baltimore, MD 14240-2270

Fire Pay
240 Peel St.
Montreal Quebec H3C2G7 Canada

Harris & Harris
222 Merchandise Mart Plaza #1900
Chicago, IL 60654

David Taussig Associates
1301 Dove St., Suite 600
Newport Beach, CA 92660

First Premier Bank
PO Box 5147
Sioux Falls, SD 57117-5147

Harvard Collections Services, Inc.
4839 N. Elston
Chicago, IL 60630-2534

David Taussig Associates
PO Box 516
Bedford Park, IL 60499-0516

First Source
205 Bryant Woods South
Buffalo, NY 14228

Household Bank
PO Box 17051
Baltimore, MD 21297-1051

Dependon Collection Service
PO Box 4833
Oak Brook, IL 60522

Full Circle
PO Box 5689
Clearwater, FL 33758-5689

I.C. System Inc.
444 Highway 96 East
PO Box 64437
Saint Paul, MN 55164-0437

Dr. L Lenz
C/O JVDB & Associates
PO Box 5718
Elgin, IL 60121-5718

GM Card
PO Box 37281
Baltimore, MD 21297-3281

Kurtz Ambulance
PO Box 283
New Lenox, IL 60451

E-Trade Bank
Consumer Lending Headquarters
671 N. Glebe Rd.
Arlington, VA 22203

GM Cardmember Services
PO Box 80082
Salinas, CA 93912-0082

Laboratory & Pathology Diagnostics
Dept 4387
Carol Stream, IL 60122-0001

Case No	Doc No	Filed Date	Entered Date	Page No	Page Total	Description
99-46974	Doc 1	12/11/09	12/11/09 15:58:00	66	67	<p>Linda Krampert Psyd 24829 S Tryon St Channahon, IL 60410</p> <p>Merchants Credit Guide Co 223 W Jackson Blvd Chicago, IL 60606</p> <p>NCO Management Services PO Box 1099 Langhorne, PA 19047</p>
						<p>Linden Oaks Hospital Dept 4070 Carol Stream, IL 60122-4070</p> <p>Midwest Diagnostic 75 Remittance Dr., Suite 3070 Chicago, IL 60675-3070</p> <p>NCO 507 Prudential Rd. Horsham, PA 19044-2308</p>
						<p>Linden Oaks Medical Group 3471 Eagle Way Chicago, IL 60678</p> <p>MiraMed Revenue Group PO Box 536 Linden, MI 48451-0536</p> <p>NCO Financial Systems 1804 Washington Blvd Mailstop 450 Baltimore, MD 21230</p>
						<p>MBNA PO Box 15102 Wilmington, DE 19886-5102</p> <p>MiraMed Revenue Group Dept 77304 PO Box 77000 Detroit, MI 48277-0304</p> <p>NCO Financial Systems PO Box 15270 Dep 55 Wilmington, DE 19850</p>
						<p>MBNA PO Box 15137 Wilmington, DE 19886-5137</p> <p>Mitchell N. Kay PC 7 Penn Plaza New York, NY 10001-3995</p> <p>NCO Financial Systems, Inc. PO Box 15456 Wilmington, DE 19850-5456</p>
						<p>MBNA PO Box 15026 Wilmington, DE 19850-5026</p> <p>Money Recovery Nationwide 801 S Waverly Rd Suite 100 Lansing, MI 48917</p> <p>Nelson Watson & Assoc. 80 Merrimack St., Lower Level Haverhill, MA 01830</p>
						<p>MCM PO Box 603 Oaks, PA 19456</p> <p>Morris Hospital 150 W High St Morris, IL 60450</p> <p>Nelson Watson & Assoc. PO Box 1299 Haverhill, MA 01831</p>
						<p>Medical Recovery Specialists 2250 E. Devon Ave., Suite 352 Des Plaines, IL 60018-4519</p> <p>MRS Associates 1930 Olney Ave Cherry Hill, NJ 08003-2016</p> <p>NES 29125 Solon Rd Solon, OH 44139-3442</p>
						<p>Menards PO Box 15521 Wilmington, DE 19850-5521</p> <p>Naperville Ear Nose & Throat 10 W Martin Ave Suite 260 Naperville, IL 60540-6547</p> <p>North American Credit Services 2810 Walker Rd Suite 100 Chattanooga, TN 37421</p>
						<p>Menards PO Box 17602 Baltimore, MD 21297</p> <p>Nationwide Credit Inc 4740 N. State Rd 7, Suite 108 Lauderdale Lakes, FL 33319-5839</p> <p>Northwest Collections 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008-3106</p>

Case 09-46974 Doc 1
Orchard Bank
PO Box 17051
Baltimore, MD 21297

Filed 12/11/09 Entered 12/11/09 15:58:06
Riaz A. Baser MD
1400 Bond St Suite 950
Naperville, IL 60563

Desc Main
YU Green
14405 S Route 59
Plainfield, IL 60544-2647

Palisades Collection LLC
PO Box 1274
Englewood Cliffs, NJ 07632-0274

Richard J Boudreau & Associates
5 Industrial Way
Salem, NH 03097

Van Ru Credit Corp
PO Box 498
Park Ridge, IL 60068-0498

Palisades Collection LLC
PO Box 1244
Englewood Cliffs, NJ 07632

RMS
260 E Wentworth Ave
Saint Paul, MN 55118

Washington Mutual Card Services
PO Box 660487
Dallas, TX 75266-0487

Paul Capriotti
3033 Ogden Ave Suite 210
Lisle, IL 60532

Sears
PO Box 6922
The Lakes, NV 88901-6922

Washington Mutual Card Services
PO Box 660433
Dallas, TX 75266-0433

Pellettieri & Associates PC
991 Oak Creek Dr.
Lombard, IL 60148-6408

Sears MC
PO Box 182156
Columbus, OH 43218-2156

Winfield Laboratory Consultants
Dept 4408
Carol Stream, IL 60122-4408

PFG of Minnesota
7825 Washington Ave. S Suite 310
Minneapolis, MN 55439-2409

Suburban Radiologists SC
1446 Momentum Pl
Chicago, IL 60689-5314

XpressChex
PO Box 1927
Albuquerque, NM 87103-1927

Proactive Solution
C/O SKO Brenner American
PO Box 230
Farmingdale, NY 11735-0230

Superior Air Ground Amb. Service
PO Box 1407
Elmhurst, IL 60126

RBS National Bank
PO Box 18204
Bridgeport, CT 06601-3204

Superior Ambulance
PO Box 1259
Oaks, PA 19456

RBS National Bank
Credit Card Services
PO Box 42010
Providence, RI 02940-2010

Transworld Systems, Inc
25 Northwest Point Blvd. #750
Elk Grove Village, IL 60007

Revenue Production Management
PO Box 536
Linden, MI 48451-0536

Tribute Mastercard
PO Box 136
Newark, NJ 07101